

Chapter III

Idaho Demographics and Family Security

This section of the report contains an overview of population demographics and a description of several family security issues important to maternal, child, and family health.

A. Population Demographics

Population Density

The population in Idaho has increased nearly 36 percent, from 1,006,749 in 1990 (Idaho's Health, 1999) to 1,366,332 in 2003 (Population Division, 2004). The most populous counties include Kootenai, Canyon, Ada, Bonneville, and Bannock, each of which has over 100,000 people. However, nearly 75 percent of Idaho's counties have fewer than 25,000 people (Figure III-1). A third of Idaho's population resides in rural areas, a much greater proportion than the national average (Figure III-2). In addition, about 3 percent of Idaho's land area was defined as frontier in 2000. Idaho also ranks 8th in the nation for its disproportionately high number of people that reside in frontier counties. In 1997, the Frontier Education Center adopted a consensus definition of "frontier" based on a matrix of population density, distance in miles, and travel time in minutes from a market-service area. This definition has since been adopted by the National Rural Health Association and the Western Governors' Association. Based on this definition, 19.4 percent, or 243,664 individuals, resided in frontier areas during 2000 (Frontier Education Center, 2004). The following map displays population numbers by county followed by a chart describing the rural or urban population distribution.

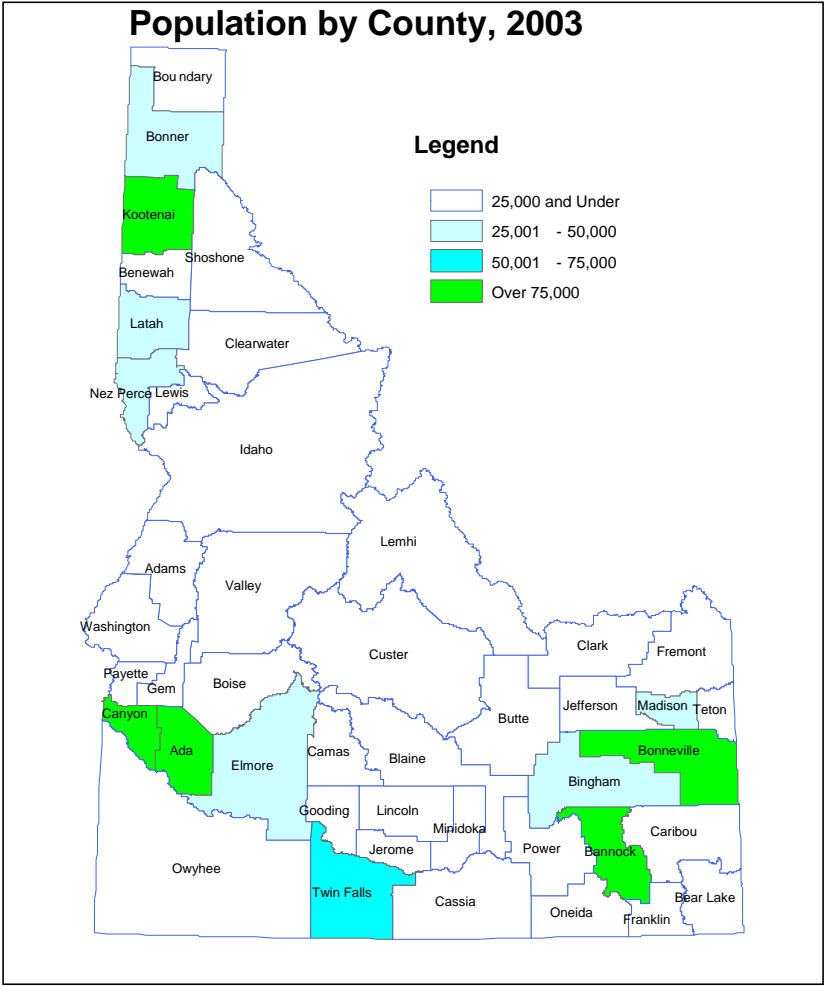
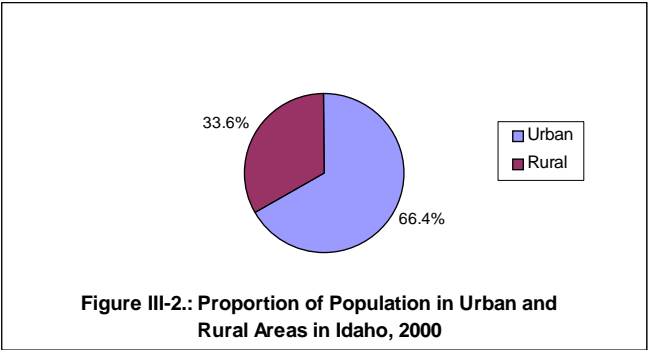
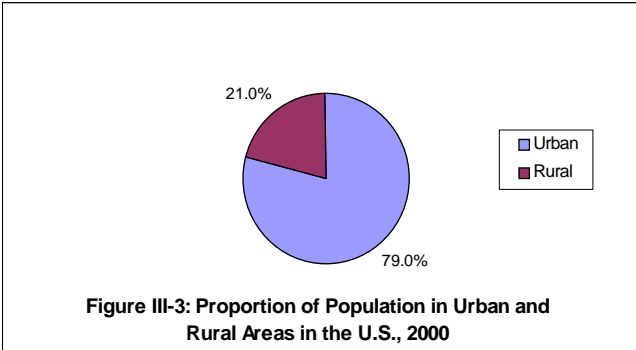


Figure III-1: Population distribution by county in Idaho, 2003
Source: Population Division, 2004



Source: Population Division, 2001



Source: Population Division, 2001

Population Groups by Age and Gender

Nearly a third of Idaho's population are children, and about a quarter of the children were under the age of 5 during 2002 (Table III-1). The counties with the greatest proportion of children under age 19 are concentrated in the southern part of the State. Counties with over 35 percent children include Clark, Fremont, Bingham, Power, Cassia, Franklin, and Bear Lake (Figure III-4). One third of the population are adults between the ages of 20 and 44, and the remaining third are over the age of 45. The age distribution in Idaho was similar among males and females during 2002 (Table III-1).

Table III-1.
Distribution of Idaho's Population by Age and Sex, 2002

Age Group	Female		Male	
	<i>n</i>	%	<i>n</i>	%
All Ages	669,186	100	671,945	100
0-19:	202,047	30.2	213,238	31.7
<5	48,695	7.3	51,255	7.6
5-19	153,352	22.9	161,983	24.1
20-44	230,878	34.5	239,591	35.7
>45	236,261	35.3	219,116	32.6

Source: Idaho Department of Health and Welfare, 2004

Percent of County Population Under 19, 2002

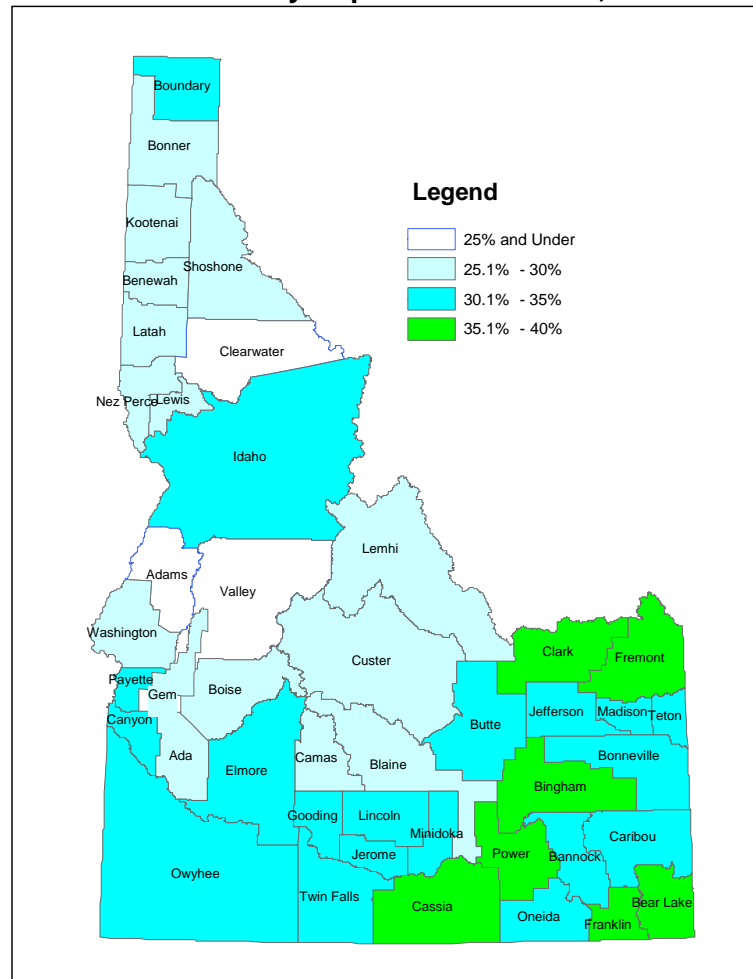


Figure III-4: Distribution of Population Under Age 19 by County, 2002

Source: Idaho Department of Health and Welfare, 2004

Population Groups by Race and Ethnicity

Idaho's non-Hispanic White population has decreased from 94 percent in 1990 to 92 percent in 2003, while all other racial and ethnic groups experienced an increase during this time (Table III-2). The population group that has experienced the greatest increase is Hispanics, who now comprise 8.3 percent of the population. Hispanics are largely concentrated in the southern counties. Counties with greater than 20 percent Hispanics include Owyhee, Clark, Jerome, Cassia, and Oneida (Figure III-5).

The second largest racial or ethnic minority group is American Indian, accounting for 1.8 percent of Idaho's population in 2003 (Table III-2). The American Indian population is concentrated in

the reservations and population centers that comprise Idaho's six American Indian tribes: 1) Kootenai, 2) Coeur d'Alene, 3) Nez Perce, 4) Shoshone Paiute, 5) Shoshone Bannock, and 6) Northwest Band of Shoshoni Nation (Idaho Department of Health and Welfare [IDHW], 2004). Counties with greater than 4 percent American Indians include Bingham, Nez Perce, and Lewis (Figure III-5). Asians and Pacific Islanders represented 1.5 percent of Idaho's population in 2003 while Blacks represent just .57 percent. (Table III-2).

Table III-2: Distribution of Idaho's Population by Race and Ethnicity, 2003

Race/Ethnicity	1990		2003	
	<i>n</i>	%	<i>n</i>	%
Total	1,006,749	100	1,333,165	100
White	950,451	94.4	1,231,240	92.4
Black	3,370	0.3	7,661	0.57
American Indian	13,780	1.4	24,042	1.8
Asian/Pacific Islander	9,365	0.9	20,040	1.5
Hispanic, Any Race	52,927	5.3	110,604	8.3

Sources: 1990 data is from the Population Division (2001) and 2003 data is from the Population Division (2004)

The following maps display the distribution of American Indian and Hispanic residents by county.

Percent of Population: American Indian

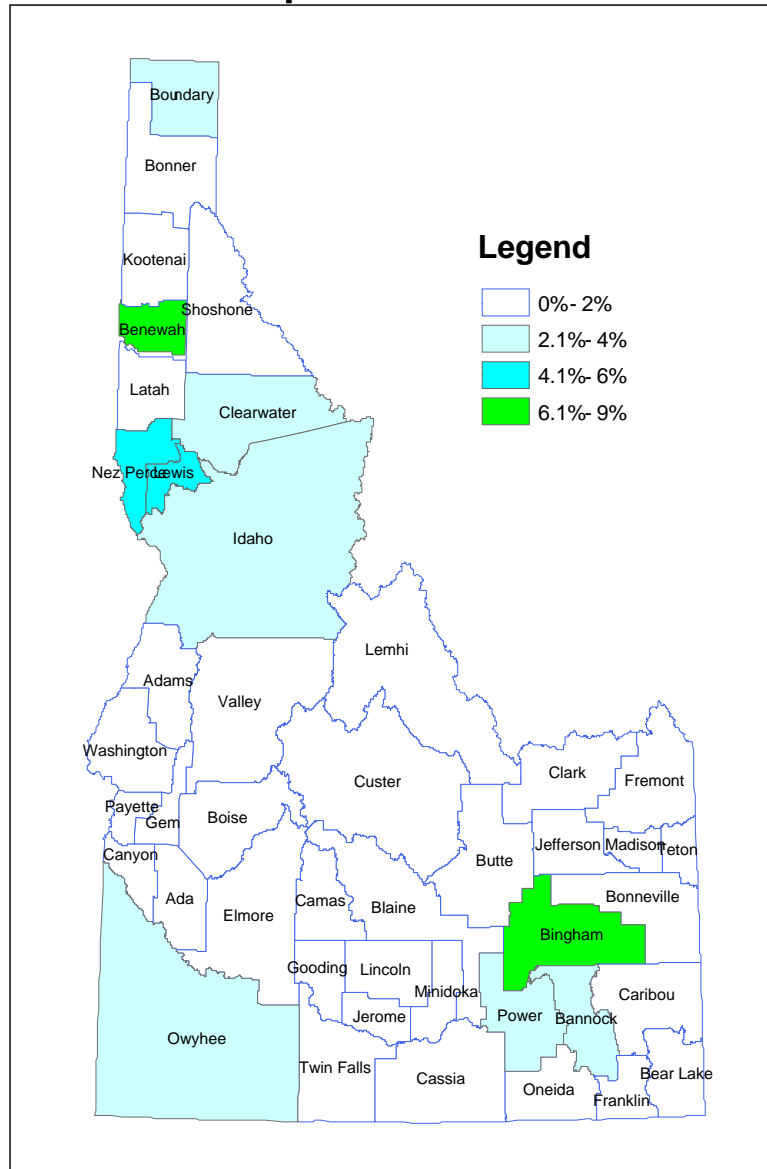


Figure III-5: Distribution of American Indian Population in Idaho by County, 2002

Source: Idaho Department of Health and Welfare, 2004

Percent of Population: Hispanic

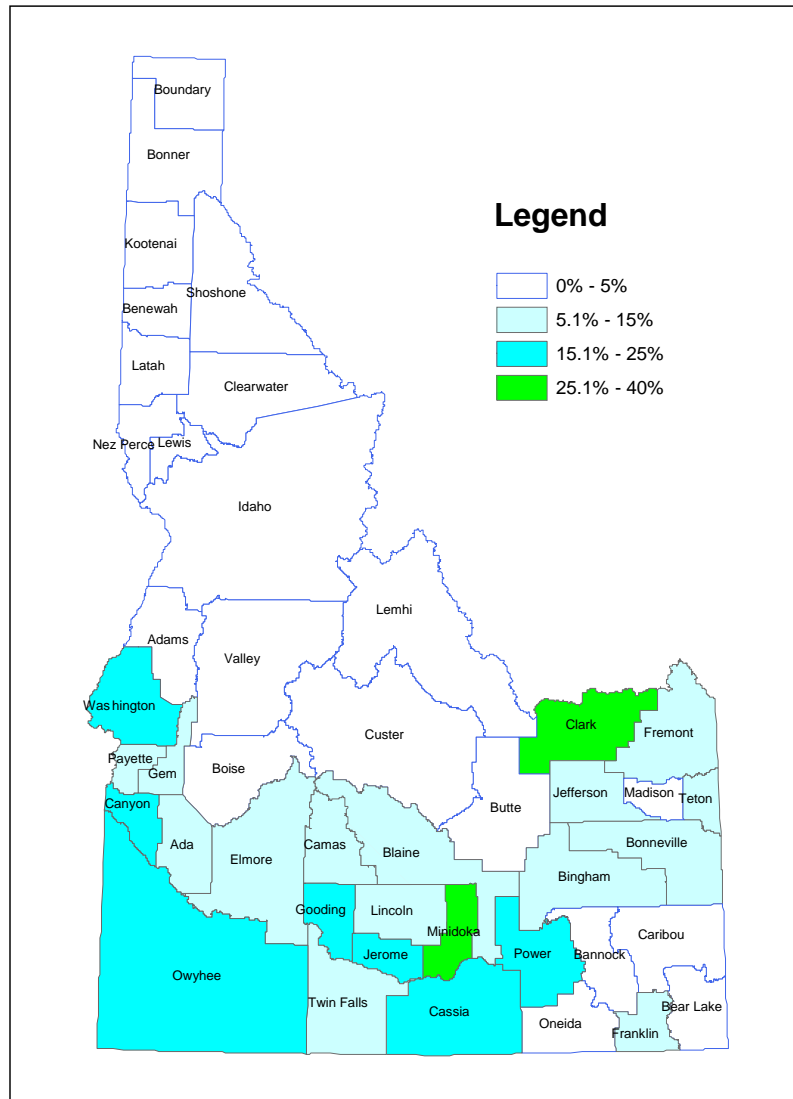


Figure III-6: Distribution of the Hispanic Population in Idaho by County, 2002

Source: Idaho Department of Health and Welfare, 2004

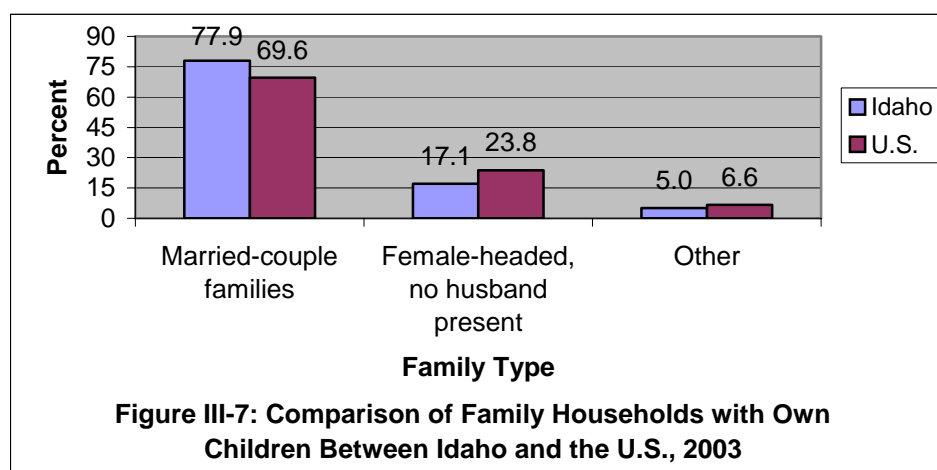
Household Composition

There were 503,145 households in Idaho during 2003. About 72 percent of these households were comprised of families, a slightly higher proportion than all U.S. households (Table III-3). Family households in Idaho were more likely to be headed by married couples and less likely to be headed by single females than the national average (Figure III-7).

Table III-3: Comparison of the Distribution of Household Types Between Idaho and the U.S., 2003

Household Type	Idaho		U.S.	
	<i>n</i>	%	<i>n</i>	%
Total Households:	503,145	100	108,419,506	100
Family:	360,170	71.6	73,057,960	67.4
Non-family	142,975	28.4	35,361,546	32.6

Source: Population Division, 2004



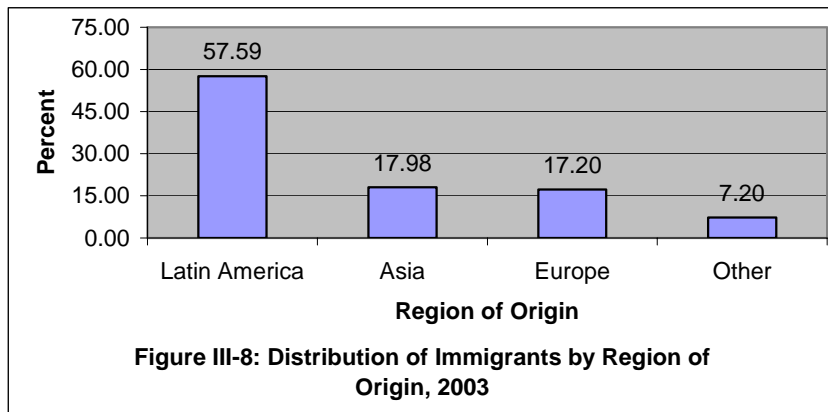
Source: Population Division, 2004

Country of Birth and Preferred Language

Nearly 6 percent of Idaho's population was foreign born in 2003; only about a third of those foreign born were U.S. citizens (Table III-4). The majority, 66 percent, were recent immigrants that entered the country after 1990. Almost three times as many immigrants came from Latin America compared to all other regions (Figure III-8). Many immigrants in Idaho have difficulty speaking English. Asian and Pacific Island language speakers had the greatest difficulty speaking English, while other Indo-European language speakers had the least difficulty (Figure III-9). Counties with the highest proportion of individuals over age 5 that speak 2 or more languages and speak English less than very well include Clark, Owyhee, Gooding, and Minidoka (Figure III-10).

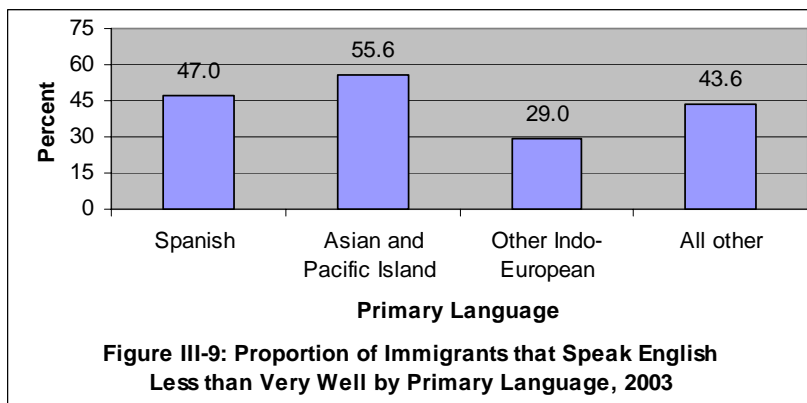
Table III-4: Characteristics of Idaho's Immigrant Population, 2003

Characteristics	n	%
Total Population:	1,333,165	100
Foreign Born:	78,739	5.9
Naturalized Citizen	25,206	32.0
Not a Citizen	53,533	68.0
Entered 1990 or Later	51,957	66.0
Entered Before 1990	26,782	34.0



Source: Population Division, 2004

The following figure displays the percent of immigrants in Idaho who speak English less well than they speak their primary language.



Source: Population Division, 2004

Percent of Population: English Proficiency

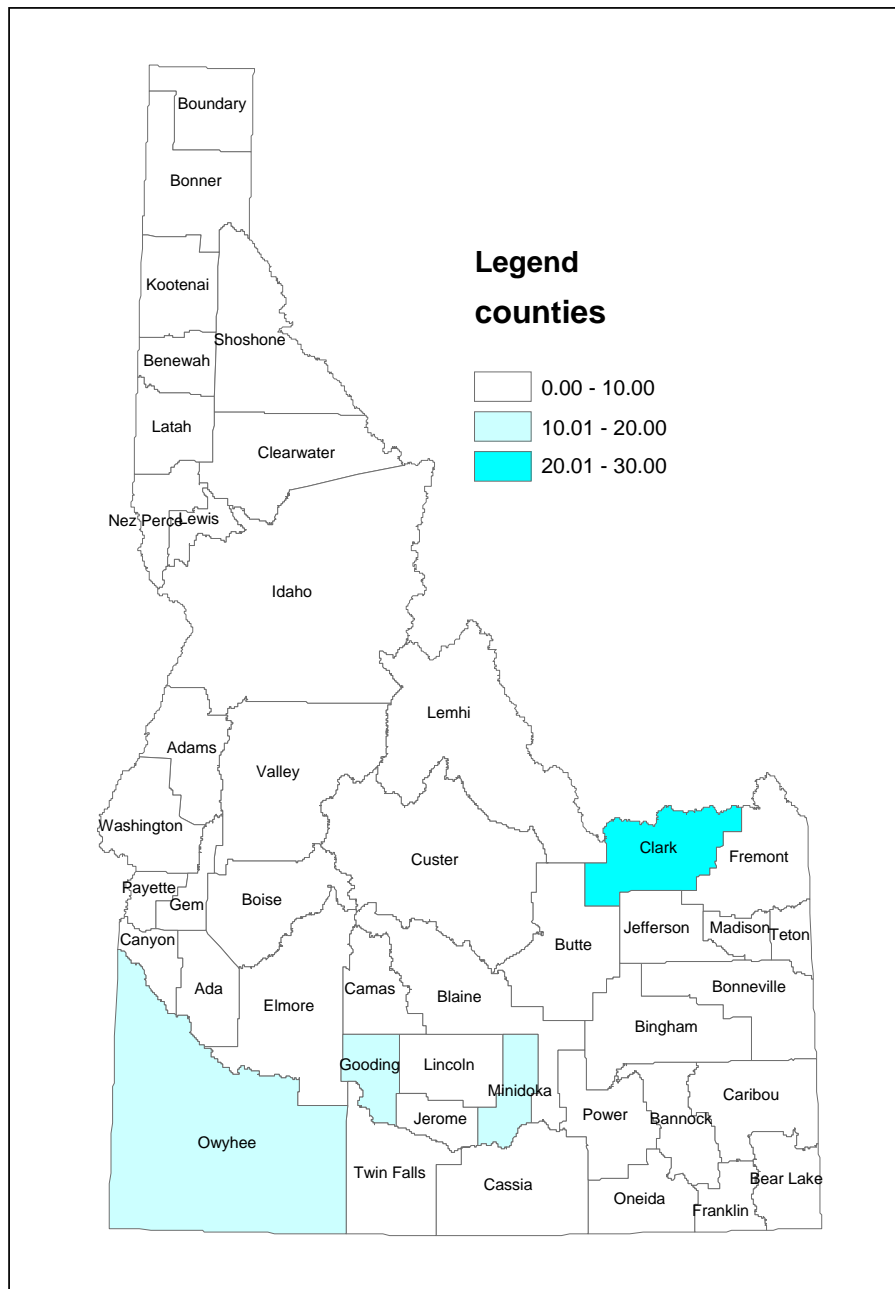


Figure III-10: Distribution Population over Age 5 that Speak 2 or More Languages and Speak English “Less than Well,” 2000

Source: Population Division, 2001

Income

Idaho’s median household income during 2001-2003 was \$40,230, which was lower than both the Region X average of \$45,941 and the U.S. average of \$43,527 (DeNavas-Walt et al., 2004). Idaho’s population also earned less than all Americans across all types households and

individuals in 2003. This regional income disparity was greatest among family households and female, full-time, year-round workers (Table III-5). Nearly two-thirds of Idaho's counties earned less than \$35,000 per household in 1999. Counties with the lowest earning households include Shoshone, Idaho, Adams and Owyhee (Figure III-11).

Table III-5: Comparison of Median Household Income Among Different Types of Households and Individuals Between Idaho and the U.S., 2003

Type of Household or Individual	Idaho	U.S.	Difference
All Households:	\$39,492	\$43,564	-\$4,072
Family	\$46,783	\$52,273	-\$5,490
Non-family	\$22,854	\$26,341	-\$3,487
Male, Full-time, Year-round Workers	\$35,171	\$40,456	-\$5,285
Female, Full-time, Year-round Workers	\$25,119	\$30,507	-\$5,388

Source: Population Division, 2004

Median Household Income, 2002

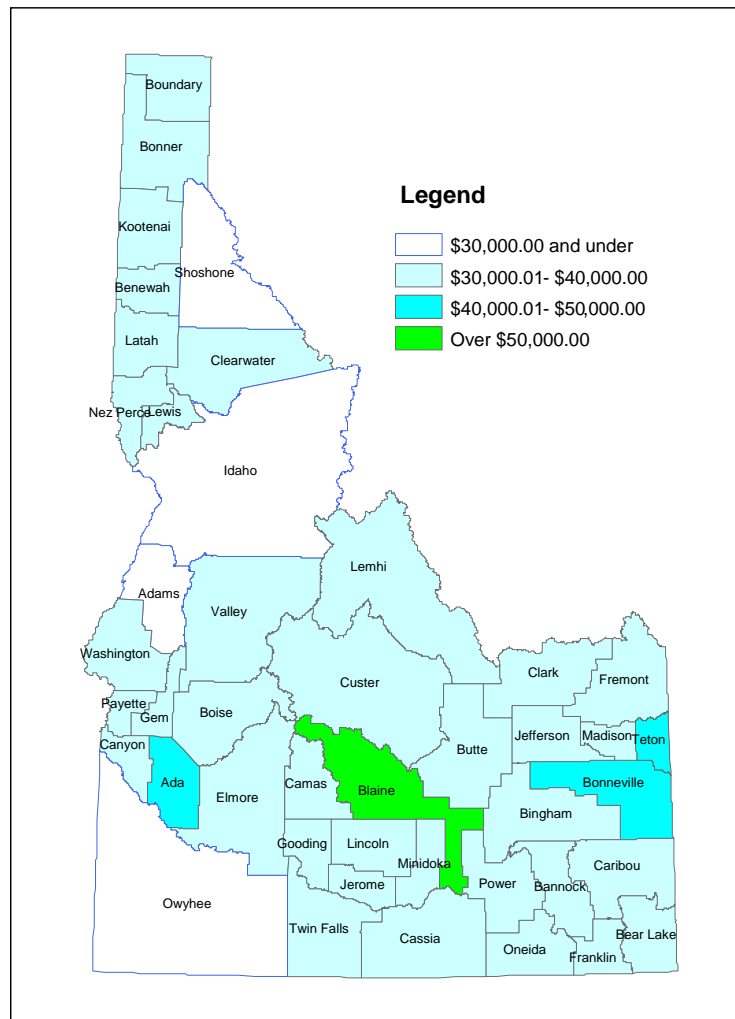


Figure III-11: Distribution of Median Household Income by County, 1999

Source: Population Division, 2001

Poverty Levels

The proportion of people in poverty in Idaho was 11.0 percent during 2001-2003, which was comparable to Region X range (9.0-11.7 percent) and slightly below the national average of 12.1 percent (DeNavas-Walt et al., 2004). Young children under age 5 experienced the most poverty in Idaho, about 19 percent compared to just 12 percent compared to adults age 18 and older (Table III-6). The burden of poverty is experienced in most regions of the state. Just one county, Blaine, has fewer than 5 percent of populations living below the FPL. About 44 percent of counties have over 10 percent of their populations living in poverty, with one county with over 15 percent of its population in poverty, Clark.

Table III-6: Comparison of the Proportion of Different Types of Individuals Living Below the FPL Between Idaho and the U.S., 2003

Type of Individual	Idaho	U.S.
All Individuals	13.9%	12.7%
Related Children Under Age 5	19.3%	20.5%
Related Children Ages 5-17	16.1%	16.1%
Adults Age 18 and Older	12.3%	11.0%

Source: Population Division, 2004

Percent of Families in Poverty

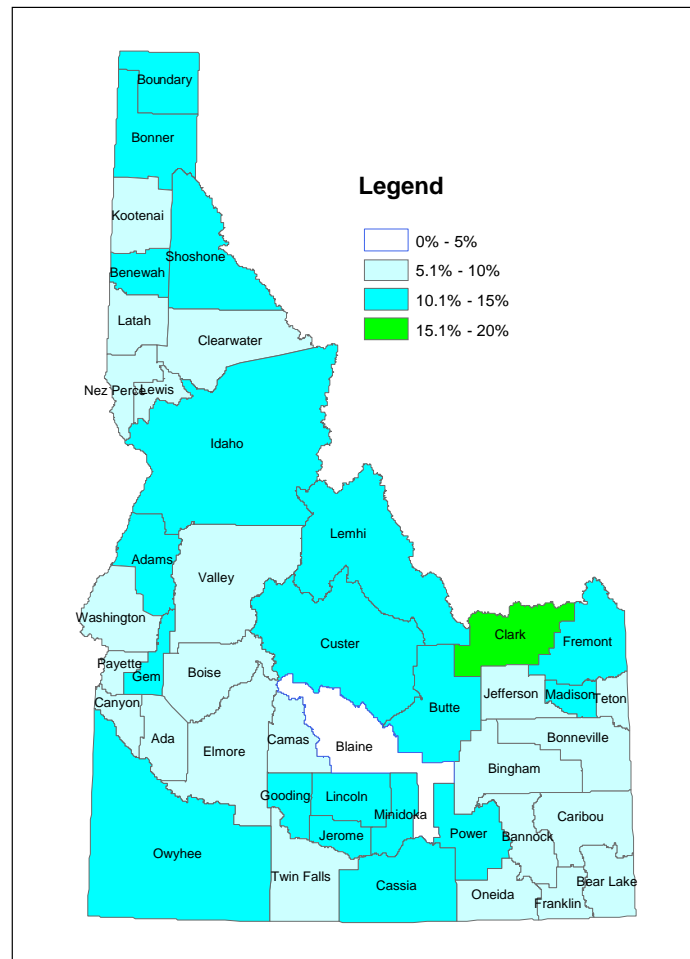


Figure III-12: Distribution of Families Living Below the FPL, 1999

Source: Population Division, 2001

There are also racial and ethnic disparities in poverty rates in Idaho. The poverty rate for Hispanics was 37 percent compared to just 11 percent among whites during 2002-2003. This is an even higher proportion of Hispanics living below the FPL than the national average, 30 percent (Kaiser Family Foundation, 2005). Idaho's American Indian population has also experienced a disproportionately high burden of poverty. Nearly a quarter of Americans Indians lived below the FPL in 2000 (Turner, 2004).

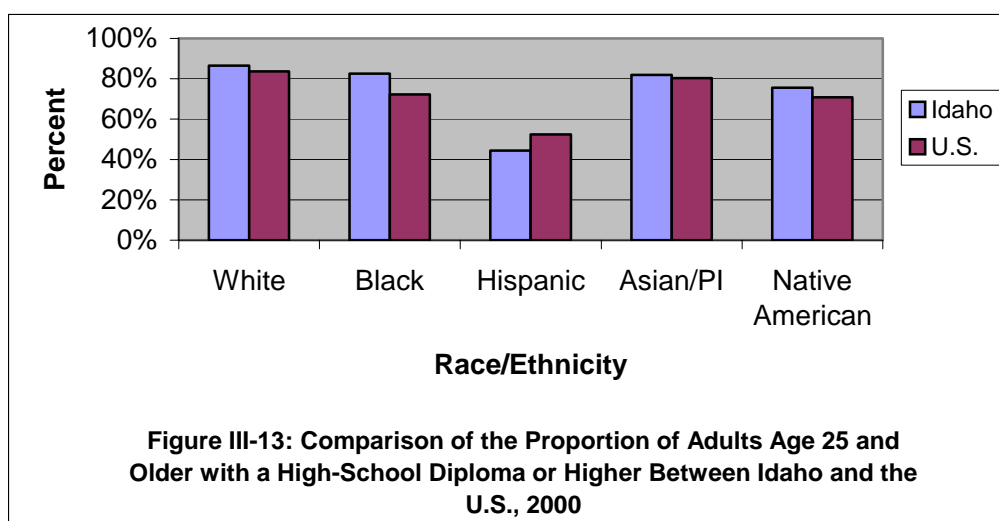
Educational Levels

Just 12 percent of Idaho's adults age 25 and older had less than a high school diploma or equivalent in 2003, representing a lower proportion than the national average. In addition, Idaho's adults were also much more likely to have completed some college than the U.S. (Table III-7). There was a significant amount of variation in educational attainment among racial and ethnic groups in Idaho. Adults in all racial and ethnic groups, except for Hispanics, were slightly more likely than the national average to have a high school diploma or greater. Fewer than half, 44 percent, of Hispanic adults completed high school in 2002, an even lower proportion than the national average, 52 percent (Figure III-13). A smaller proportion of Idaho's adults had a bachelor's degree or higher across most racial and ethnic groups. This proportion was smallest among American Indians, 9.5 percent, and Hispanics, 6.6 percent (Figure III-14).

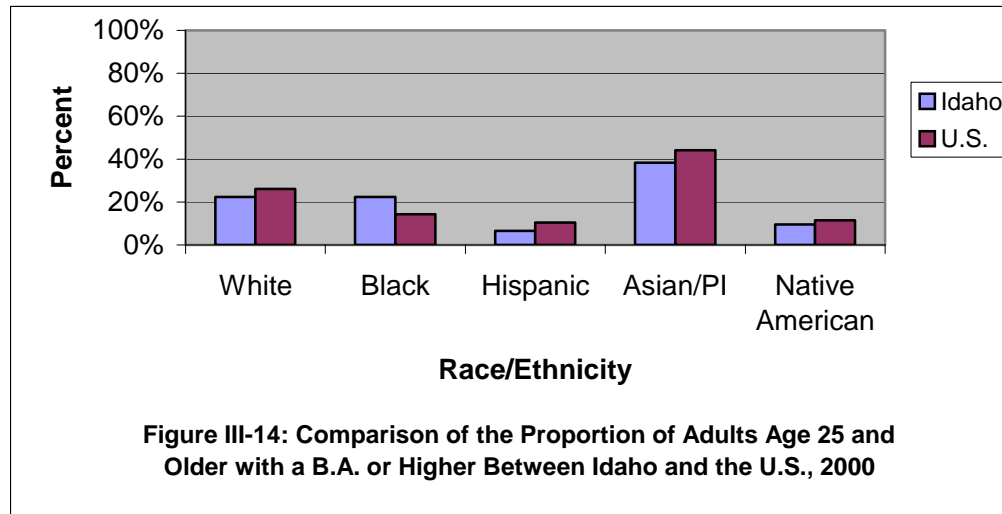
Table III-7: Comparison of the Education Attainment of Individuals Age 25 and Older Between Idaho and the U.S., 2003

Educational Attainment	Idaho	U.S.
Less than High-School Graduate	12.1	16.4
High-School Graduate (Including Equivalency)	29.6	29.8
Some College, No Degree	26.1	20.3
Associate Degree	8.1	7.0
Bachelor's Degree or Higher	24.0	26.5

Source: Population Division, 2004



Source: Synder et al., 2004



Source: Synder et al., 2004

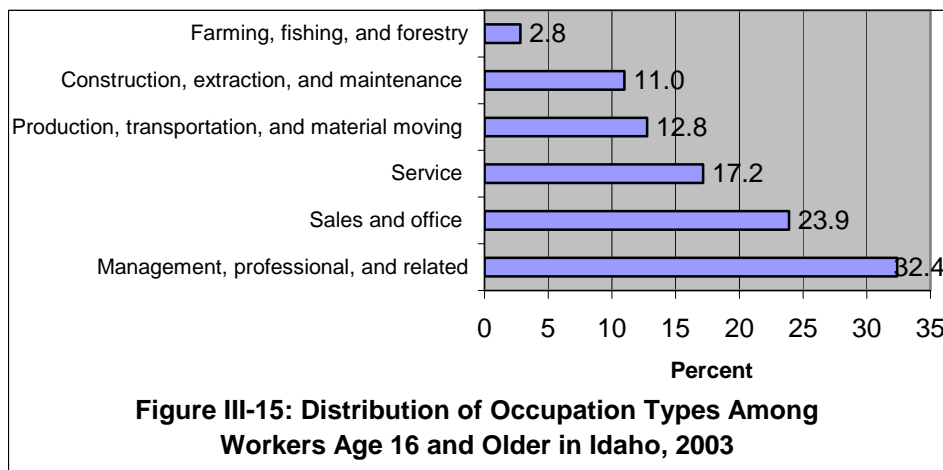
Employment

The majority of individuals over age 16 participated in the labor force, the majority in the civilian occupations, in 2003. Similar to the U.S., about 15 percent fewer females than males participated in the labor force. Idaho's unemployment rate was lower than the national average among both males and females, 6.6 percent and 7.1 percent respectively (Table III-8). The plurality of workers, nearly a third, were employed in management, professional, and related industries, followed by the sales industry, 24 percent. Just 3 percent of workers were employed in farming, fishing, and forestry industries (Figure III-15). The self-employment rate, or the proportion of all employed people who have their own businesses, was 23 percent in Idaho, compared to 18 percent in the U.S. during 2002. Idaho currently ranks fourth in the nation for its relatively high self-employment rate (Northwest Area Foundation, 2005).

Table III-8: Comparison of Employment Status of Individuals Age 16 and Older Between Idaho and the U.S., 2003

Employment Status	Idaho		U.S.	
	Females	Males	Females	Males
In Labor Force	60.1	74.6	59.0	73.5
Civilian Labor Force	99.9	99.4	99.9	99.3
Employed	92.9	93.4	92.4	92.3
Unemployed	7.1	6.6	7.6	7.7
Not in Labor Force	39.9	25.4	41.0	26.5

Source: Population Division, 2004



Source: Population Division, 2004

Summary

Idaho's population is increasing significantly particularly in the southern part of the State along the Snake River. However, large areas of Idaho are sparsely populated with Idaho ranking eighth in the nation for the high number of people that reside in frontier counties.

Nearly one-third of Idaho residents are children and almost 25 percent of children are under the age of 5 years. Again the southern area of the state accounts for the majority of residents under the age of 19 years. The non-Hispanic White population in Idaho has decreased somewhat from 1990 to 2003; however, the vast majority of Idaho residents are non-Hispanic White. Hispanics comprise a growing proportion of the population (8.3 percent) and are largely concentrated in the southern section of the State. Nearly 6 percent of Idaho's population was foreign born in 2003, and a third of those foreign born were U.S. citizens. Many immigrants report difficulty speaking English. American Indians account for almost 2 percent of Idaho's population and are concentrated in the reservations and population centers that comprise Idaho's 6 American Indian tribes.

The majority of households in Idaho are headed by married couples. Idaho's median household income was \$40,230 during 2001-2003, lower than both the regional and overall national averages. Young children in Idaho experience the most poverty in Idaho with overall poverty levels fairly consistent across the State. Racial and ethnic disparities are, however, present in Idaho with a poverty rate of 37 percent reported for Hispanics compared to 11 percent for whites. Nearly 25 percent of Idaho's American Indian population live below the poverty level. There are also racial and ethnic disparities in educational levels with Hispanics reporting lower educational attainment levels than Whites. Overall, Idaho's unemployment is below the national average. Idaho ranks fourth in the nation for its relatively high self-employment rate.

This demographic information provides a context for the subsequent discussion of family security issues in Idaho.

B. Family Security

Infants, children, and adolescents thrive in families where they feel a sense of security and belonging. There are numerous studies linking parenting practices with parental employment, income and poverty, education level, family structure, and parental psychological well-being and supports. Addressing these socioeconomic factors requires a broad range of service strategies. Moreover, it requires a system where each service provider builds on their strengths and where the needs of the family are met holistically, promptly, and effectively (Morrill, 1992).

There are many components of family security, and the following are examined in this assessment:

- Economic security
- Housing security
- Food security
- Health care access security

Also included is a description of what parents say they need to care for their families and what is currently available in Idaho to address these needs.

1. *Economic Security*

To adequately care for infants, children, and adolescents, the adults in their lives must have a source of income that can adequately meet the needs of Idaho's youngest citizens. The 2004 Federal poverty guidelines designate a family of four with a gross yearly income of \$18,850 as living in poverty. Fifteen percent or 71,921 families in Idaho report incomes under \$35,000. Data for the year 1999 and reported in the 2000 Census, reveal that approximately 7.1 percent of Idaho's 470,133 households earned less than \$15,000; another 15.3 percent earned less than \$25,000. An additional 15 percent of households reported incomes less than \$35,000.

According to the *2004 Job Gap Study Report* commissioned by the Northwest Federation of Community Organizations (NWFCO), a budget of \$38,081 or \$18.31 per hour is required in Idaho to provide a family of 4 with a decent and safe standard of living (Northwest Federation of Community Organizations and Sommers, 2004)). Currently in the State, a full-time head of household earning minimum wage (\$5.15) has a gross income of \$10,712 or \$8,138 below the Federal poverty level. The Study reported statewide averages but stressed that in some areas of the State costs are higher (particularly for housing and childcare) and, as a result, living wages are higher.

While Idaho's overall unemployment rates remained fairly steady throughout the 1990s, during 2001, the number of unemployed persons increased by 18.1 percent. The National Center for Children in Poverty (2005), using 2001-2003 data from the Current Population Survey, reported that 93 percent of low-income children had parents who were employed full or part time or part of the year as opposed to a national average of 83 percent.

Table III-9.			
	Low-income Children: Parental Employment		
	Employed Full-time/Year-round (Parent Who Works Most)	Employed Part-year or Part-time (Parent Who Works Most)	No Parent Employed
National			
	55%	28%	17%
Idaho	94,274	50,240	10,302
	61%	32%	7%

Source: National Center for Children in Poverty, 2005. (Note: Data calculated from the Annual Social and Economic Supplement (the March supplement) of the Current Population Survey from 2002, 2003, and 2004, representing information from calendar years 2001, 2002, and 2003. NCCP averaged 3 years of data because of small sample sizes in less-populated States. The national data were calculated from the 2004 data, representing information from calendar year 2003.)

Department of Labor projections from 1998 to 2008 estimate that jobs requiring only on-the-job training and that pay a living wage comprise the top 10 “declining occupations” in Idaho. The indication is that without a degree or other professional training, it will become increasingly difficult to earn a living wage in Idaho. The NWFCO study found that for each job opening in Idaho, regardless of pay, there are two job seekers on average. Each job opening that pays at least the \$18.82-an-hour living wage attracts on average 10 job seekers (Hall, 2004).

Most publicly funded programs in Idaho administered by the State are limited to families with children. This includes Idaho’s Temporary Assistance to Needy Families (TANF) program, referred to as Temporary Assistance for Families in Idaho (TAFI). While the earnings limit for receiving TAFI is low compared to TANF programs in neighboring States, it is in the middle range (Idaho ranks 29th) for all States and Territories. Idaho’s program includes a maximum monthly family cap of \$309 regardless of the number of persons in the household, mandatory 2-year lifetime limit, strict work requirements, treatment of vehicles over \$4,650 as assets, and extremely limited access to training programs. Idaho is one of 5 States that require women with infants to meet work requirements once the child turns 12 weeks (Office of Family Assistance, 2002).

There are also very limited work exceptions available in Idaho. In the focus groups with families of children with special health care needs, one of the parents reported that she was a TAFI recipient who needed to stay home to take care of her critically ill child. She indicated that it was extremely difficult to obtain a work exemption and that she has been told that she will not be given an exemption to the 2-year time limit. TAFI benefits do not continue for children after the family reaches the lifetime limit (Idaho Housing and Finance Association and Idaho Department of Commerce, 2000). Table III-10 displays the TANF applicant earnings limits and maximum benefit for a family of three in Idaho and three contiguous States.

Table III-10. Applicant Earnings and Monthly Maximum Benefits for Idaho and Three Contiguous States – TANF (2002)		
State	Applicant Earnings Limit for 1-parent Family of 3	Monthly Maximum Benefit for Family of 3
Idaho	\$7,766 per Year	\$309
Montana	\$10,512 per Year	\$507
Washington	\$13,104 per Year	\$546
Wyoming	\$6,480 per Year	\$340

Source: National Center for Children in Poverty, 2005 (Note: analysis of Gretchen Rowe with Victoria Russell, *The Welfare Rules Databook: State Policies as of July 2002*, Assessing the New Federalism, The Urban Institute, 2004)

It is important to note that while other States increase the monthly benefit for family size, Idaho has a family cap of \$293 so benefits do not increase with family size (Figure III-16).

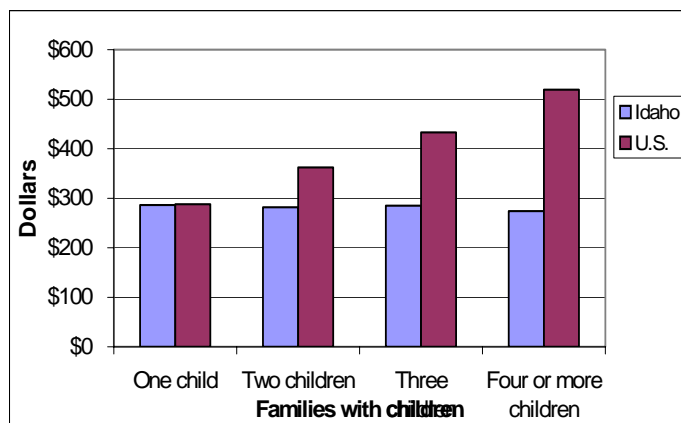


Figure III-16: Comparison of Average Monthly Amount of Cash Assistance Between TANF Programs in Idaho and the U.S. (October 2000-September 2001)

Source: Office of Family Assistance, 2002

A combination of the State's stringent policies and a State culture that discourages the receipt of public assistance combines to limit the number of families who receive cash assistance. According to the National Center for Children in Poverty (NCCP), the percentage of low-income children who receive TANF is lower in Idaho than in any other State. NCCP reports that only 5 percent of low-income children in Idaho receive TANF, compared to 12 percent nationally (Koball and Douglas-Hall, 2004). Idaho's TANF caseload declined 90 percent between the passage of Federal welfare reform in August 1996 and September 2001. Only Wyoming had a larger decline. Idaho's decline is even larger in magnitude when one considers Idaho's rapid population growth. While there has been a recent increase in the caseload, TAFI continues to cover only a small portion of the low-income population.

2. *Housing Security*

As the nation's fifth fastest-growing State during the 1990s, Idaho's housing market expanded in almost all areas of the State. Of 527,824 housing units in April 2000, over 23 percent were constructed during the 1990s. Assuming a continuation of population trends, Idaho would need to fill or build approximately 8,500 new housing units each year to accommodate projected households (Idaho Housing and Finance Association and Idaho Department of Commerce, 2000).

However, given the costs of building and rehabilitating housing and an increase in demand for housing that has exceeded supply, the price of housing has been pushed up faster than incomes can increase (Idaho Housing and Finance Association and Idaho Department of Commerce, 2000). Large numbers of households are burdened by the high cost of housing relative to their incomes. Many of these families are housed in substandard or overcrowded units, while others are homeless. According to the Idaho Housing and Finance Association's analysis of 2000 Census data, 4,438 housing units in Idaho lacked complete plumbing facilities and 3,232 units lacked complete kitchen facilities (Idaho Housing and Finance Association, 2001).

The standard for housing affordability adopted by the Federal Government is that households should pay no more than 30 percent of income to meet their housing costs. Households that pay more than 30 percent of their income for housing are considered "housing cost burdened" and those that pay more than 50 percent are considered "severely cost burdened." As income increases, households are generally able to afford more and better housing. Table III-11 describes the percent of housing burden by Region in Idaho.

Table III-11. Housing Cost Burden – Idaho 2001		
Region	Housing Cost Burdened	Severely Cost Burdened
I	33.5%	15.2%
II	33.0%	18.8%
III	26.5%	11.0%
IV	23.1%	9.0%
V	30.5%	14.7%
VI	28.5%	12.1%
VII	34.9%	15.5

Source: Idaho Housing and Finance Association, 2001

A federally sponsored rental housing choice voucher program designed to assist very low-income families to afford safe and sanitary housing in the private market is referred to as Section 8 Housing. Housing vouchers are administered locally by public housing agencies (PHA) that receive Federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. There are 10 PHAs in Idaho. Eligibility for the program is

determined by the PHA based on the annual gross income and family size and is limited to U.S. citizens and special categories of noncitizens who have eligible immigration status. Table III-12 provides some data about the utilization of the Section 8 program in Idaho. The number of recipient households with children increased from 1998 to 2000 but the spending per household decreased in that same period.

Table III-12. Idaho Section 8 Rental Housing Vouchers									
	# of Recipients *			# of Recipient Households with Children		Total Spending on All Households (Federal Dollars in Millions)		Spending per Household per Year	
	2004	2000	1998	2000	1998	2000	1998	2000	1998
ID Total	6,093	5,384	4,844	3,360	3,342	\$19.9	\$21.0	\$3,696	\$4,332
Region X Averages	18,582	14,461	13,658	8,234	7,866	\$67.6	\$69.5	\$4,545	\$5,076

* Figure includes households with and without children. Nationally, about 60 percent of vouchers go to households with children; Idaho reported 63 percent of vouchers to households with children in 2002.

Source: National Center for Children in Poverty, 2005b

To better understand Idaho's housing conditions, the Idaho Housing and Finance Association (IHFA) conducted a survey of housing units under the Section 8 certificate and voucher program in mid-1999. Section 8 housing is representative of the modest housing stock in each housing market studied. The worst housing conditions were found in Wallace, Lewiston, Orofino, Grangeville, McCall, and Mountain Home. Other areas with documented severe need for housing rehabilitation include certain neighborhoods in North Nampa, Garden City, and central Pocatello (Idaho Housing and Finance Association, 2001).

Another resource available to support adequate housing for families is the LIHEAP Energy Assistance Program that includes weatherization, heating system repairs and energy costs. This program is administered by the Community Action Agencies. These six agencies are organized into an association know as The Community Action Partnership Association of Idaho and are active in a range of activities to assist low-income families.

Special Populations

In recent years, there has been a significant increase seen in the number of families experiencing homelessness. Data collected via IHFA's Homeless Tracking System (HTS) indicated that in 1997 families with children comprised 40 percent of the total homeless population served by homeless service providers. However in 1999, 68 percent of the homeless served were members of families. In Idaho, single-parent families headed by women were at the highest risk for homelessness with 62 percent of homeless families comprised of single women with children, 35 percent were comprised of two parents with children, and 3 percent were single men with

children. There is a network of six Community Action Agencies (CAAs) using resources from the Federal Community Services Block Grant to assist identified homeless clients ((Idaho Housing and Finance Association, 2001). The CAAs are also involved in other housing programs designed to promote home ownership.

As one of the least urbanized states in the nation, Idaho's low population density makes it impractical and cost prohibitive to develop shelter facilities with supportive services in every community. Transportation to larger communities is often not available and families are often reluctant to leave whatever support system they currently may have in the smaller communities. In rural Idaho, people who are homeless are more likely to live in a car or camper, with friends or relatives, or in substandard housing. The Five-Year Strategic Plan for Housing and Community Development recommends that the definition of homelessness be expanded in rural States such as Idaho to include persons who lack permanent housing and are living doubled up with friends.

While 76 percent of the homeless in Idaho are classified as non-Hispanic White, an examination of the homeless population in Idaho reveals that there is an over-representation of both Hispanic persons and African Americans who are homeless. Persons of African American descent make up 0.5 percent of the general population and 1 percent of the homeless population. Hispanic persons make up 7 percent of the general population but 11 percent of the sheltered homeless population (Idaho Housing and Finance Association, 2001).

These numbers probably underestimate the number of persons of Hispanic descent that experience homelessness in Idaho because migrant workers, who are predominately Hispanic, are extremely vulnerable to homelessness and are less likely to seek services through traditional homeless shelters due to language and cultural factors. Subpopulations of homelessness include women and children who may be fleeing domestic violence.

Migrant and seasonal farm workers are often at considerable risk for inadequate housing. Extreme poverty caused by very low-wage jobs, low educational attainment, short-term jobs, and long distances between migratory jobs makes it difficult for farm workers to commit to the 6-month lease required in most housing markets. Farm-worker families also experience discrimination and are vulnerable to exploitation by opportunistic landlords.

Interestingly, IHFA reports that most of the telephone calls to their housing hotline come from single mothers with one or more children, with a majority indicating that their financial hardship could be alleviated if they received their regular court-ordered child support or alimony. The report states that, in many cases, these women are working one or more low-paying jobs and feel that since they do not receive public assistance, the State is slow (at best) to pursue deadbeat dads for child support owed (Idaho Housing and Finance Association, 2001).

3. *Food Security*

Food security, defined as access by all people at all times to enough food for an active, healthy life, is one of several conditions necessary for a family to be healthy and able to care for its members. Food insecurity occurs whenever the availability of nutritionally adequate and safe

foods, or the ability to acquire acceptable foods, is limited or uncertain. Hunger is defined as the unpleasant or painful sensation caused by a recurrent lack of food.

A report developed by the Economic Research Service of USDA on food security, and using CPS data for the years 1995-2003, revealed that overall households with children reported food insecurity at more than double the rate for households without children. Among households with children, those with married-couple families showed the lowest rate of food insecurity. Children living with a single mother were more affected by resource-constrained hunger, as were Black and Hispanic children. Regionally, the prevalence of food insecurity was higher in the South and West than in the Northeast and Midwest. In Idaho, 13.7 percent of households were identified as food insecure (with or without hunger) in comparison with an overall national rate of 10.8 percent. The difference between the Idaho and national rates was reported as statistically significant (Sullivan and Eunyoung, 2002).

The Idaho Community Action Network (ICAN) surveyed 134 low-income families to assess their ability to provide healthy meals to their families. Although the sample is small, the survey findings indicate the need for further investigation of the issues and the seriousness of food insecurity for many low-income families. The survey found that:

- Close to 60 percent of the families surveyed could provide 3 balanced meals only 3 times per week
- More than half indicated that they did not have enough money to buy food to last for an entire month
- 72 percent of adults and 40 percent of children using food stamps reported eating less or skipping meals due to a lack of available food
- Nearly all families reported difficulties applying for the Food Stamp Program
- Almost all families reporting using hunting and fishing as a source of food, and indicated that they could not afford the licenses and tags required (Hall, 2001).

Those who responded to the survey are families sufficiently connected to the system to obtain a survey. Families not connected in any way to the system may have even higher levels of food insecurity.

The Food Stamp Program is intended to provide a basic safety net with the goal of alleviating hunger and malnutrition by permitting low-income households to obtain a more nutritious diet through normal channels of trade. Eligible families receive a debit card that can be used instead of cash to purchase food items. The amount of Food Stamps provided is based upon monthly income. Idaho applicants are asked to complete a 4-page application and participate in an interview with a caseworker before a decision about benefits can be made. Applicants must provide their social security card or other residency documents; proof of income; recent bank statements; value of vehicles owned; proof of stocks, bonds, life insurance, etc.; proof of identity; and proof of child care costs if any. If the applicants' monthly income is less than \$150 and assets are less than \$100, or monthly income plus assets is lower than housing and utility costs, or someone in the household is a migrant or seasonal worker, eligibility may be approved

within 7 days of application. The following table displays the average number of food stamp recipients by State region and statewide for the years 1998 and 2002.

Table III-13. Average Monthly Number of Food Stamp Recipients. 1998 and 2002								
Health and Welfare Regions	I	II	III	IV	V	VI	VII	Statewide
1998	9,649	5,362	12,481	11,741	6,723	9,209	6,883	8,864
2002	11,378	5,414	15,572	13,739	7,787	10,615	7,932	10,334

Source: Substance Abuse Social Indicators, 2004

The maximum food stamp benefit for a family of 3 is \$371 per month. In FY 2002, 36,000 children were program recipients. Only 34 percent of households with children with incomes less than 130 percent of the poverty level were enrolled in the program in 2002 (National Center for Children in Poverty, 2005a).

USDA's Food and Nutrition Service (FNS) calculates State-by-State participant access rates (PARs) for the Food Stamp Program. The PARs measure the extent to which low-income people are participating in the food stamp program. Idaho's participation rate for 2003 was 62.5 percent and ranked as 28th in overall state participation rates. The U.S. average participation rate is 61.5 percent. Implementation in 1997 of the 1996 welfare law had many unintended, adverse effects on the food stamp program, as many people lost food stamps (for which they were still eligible) at the same time that they lost TANF benefits.

Federal funding provided to Idaho in 2002 totaled \$62 million (National Center for Children in Poverty, 2005a).

Other food resources in Idaho include the WIC program where mothers may obtain formula for their infants or supplemental food for themselves if breastfeeding their infants. In addition, the network of Community Action Agencies sponsors nutrition programs that distribute donated and USDA commodities to food banks, pantries, and soup kitchens in many communities in Idaho.

4. Health Care Access Security

Health insurance is a fundamental need in the United States as it facilitates access to affordable preventive, acute and chronic care. It also promotes the use of regular care and therefore decreases reliance on high-cost emergency room and inpatient care. Families recognize the importance of health insurance as reflected in the following quote from an Idaho parent participating in a focus group conducted for the assessment.

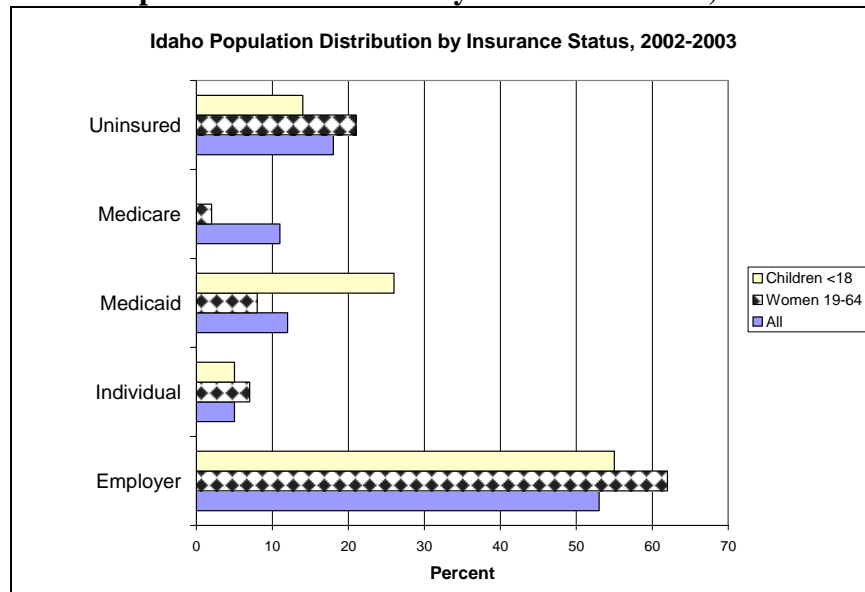
What Do Parents Say?

“You know your kid’s sick but if you don’t have health coverage, you are sunk.”

Focus Group Participant

About 85 percent of Idahoans have some form of insurance. This figure includes both children and adults. However, a closer review of the data reveals that a larger proportion of women are uninsured, and almost a quarter of children are enrolled in Medicaid (Figure III-17).

Figure III-17: Idaho Population Distribution by Insurance Status, 2002-2003



Source: Kaiser Family Foundation, 2004 (Note: analysis of Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on pooled March 2003 and 2004 Current Population Surveys)

There are also vast differences in coverage by ethnicity. While only 31 percent of Hispanics are insured by their employer, 64 percent of Whites are employer insured. Low-income individuals are more likely to be uninsured or on Medicaid than those 200 percent above the Federal poverty level. Nearly half of all Hispanics in Idaho lack health insurance.

Table III-14.
Type of Health Insurance by Income and Ethnicity (2002-2003)

	Low Income (<200% of FPL)	200% or More	Hispanic	White
Employer	20	80	31	64
Medicaid	28	5	21	12
Uninsured	35	12	45	17

Source: Kaiser Family Foundation, 2004 (Note: analysis of Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on pooled March 2003 and 2004 Current Population Surveys)

Of Idaho's uninsured between ages 18 and 64, 80 percent are members of working families. Focus group participants described employers' coverage that only insured the working adult, or a portion of his or her family. The rest of the family was uninsured (Idaho State Planning Grant, 2001).

The prevalence of uninsured varies by county with a high of over 30 percent of individuals uninsured in Owyhee, Fremont, Jerome, and Bear Lake Counties. The greatest concentration of the uninsured resides in the urban centers of Ada, Kootenai, and Canyon Counties (Idaho State Planning Grant, 2001).

Those ages 18-24 are more likely to be uninsured than those in other age categories. There are an estimated 30,000 uninsured children (under the age of 18) that qualify for the Children's Health Insurance Program (CHIP) or Medicaid that are not enrolled (Idaho State Planning Grant, 2001).

Adequacy of Health Insurance

The financial impact on families of obtaining or not having health insurance was described by focus group participants.

What Do Parents Say?

"The only way we can afford health insurance is to have bare bones, catastrophic illness only. Our deductible is \$7,500, so we pay bills up front and that is the only way we can afford health insurance. It's nerve rattling."

"You can't afford not to have health insurance, because one major illness could bankrupt your family. We have scrapped the bottom of the barrel, but we've never given up Health insurance."

Focus Group Participants

While it is important to know the number of those uninsured, it is also important to examine the adequacy of health insurance. High deductibles and high copays can affect a family's economic security. In the recent study published in *Health Affairs*, almost half of all personal bankruptcy filers in the United States cited medical causes. Among those whose illnesses led to bankruptcy, 75.7 percent had insurance at the onset of illness. Even middle-class insured families can be financially devastated from trying to pay for catastrophic care (Himmelstein et al., 2005).

Living in a rural state such as Idaho increases the risk of being under- or uninsured. Rural economies tend to be dominated by smaller employers, low-wage employers and the self-employed. When rural residents enter the private insurance market, they are likely to pay higher administrative fees, find fewer health insurance choices, and be underinsured. Rural residents pay a higher proportion of their income for health insurance, because premium rates in the rural United States are comparable to or even higher than those living in urban areas, but average

income is lower. There is also growing evidence that rural residents have health coverage that pays less of their health care bills and that they spend more of their income on health care costs—two of the current definitions of underinsurance (National Rural Health Association, 2004).

Focus group participants described lack of adequate insurance as affecting their health-seeking behavior and family life. For example, it contributed to their choosing a direct-entry midwife, foregoing medical visits, and taking a second job to pay for health costs.

What Do Parents Say?

“Deciding when to take the children to the doctor has been an issue between my husband and I because I’m thinking, ‘Boy, they better get to the doctor. They need it,’ and my husband is worried about the cost, so he’s thinking, ‘You better wait.’ It’s a very valid concern for people that have high deductibles, because it is coming out of our pocket. It’s just a difficult issue for middle income families. I think a lot about this because of my work in early childhood, I know the relationship between my children’s health and how well they are learning.”

Focus Group Participant

From the Family Health Survey, 453 out of 679 respondents (67 percent) stated that health costs were a burden for their family. The most-often-cited reasons for the burden were “out of pocket expenses” (76 percent) and high deductibles (46 percent). Individual health coverage deductibles typically range from \$2,000 to \$5,000 in Idaho. A family of 3 will pay approximately \$350 per month, for a \$2,000 deductible, \$30 copay visits, and a co-insurance of 20 percent, meaning the enrollee pays for 20 percent of all allowed charges.

Being under- or uninsured in Idaho has specific consequences for the MCH population and these are described more fully in the population-specific sections of this report.

Summary

Critical to an assessment of the needs of Idaho’s MCH population groups and to the subsequent policy and program discussions to address those needs is an understanding of the importance of family security on the health and well-being of pregnant women, infants, children, adolescents, children with special health care needs, and the families who care for them. While many families in Idaho are secure in their ability to provide and care for their members, other families are struggling with economic, housing, food, and health care access security issues. It is important to consider the findings and recommendations of this assessment within the context of family security.

The next section of the report contains a description of the health care infrastructure in Idaho.